

**UNITED STATES BANKRUPTCY COURT**  
**FOR THE WESTERN DISTRICT OF MICHIGAN**

In Re:

STANLEY L EHNIS  
 LINDA R EHNIS  
 Debtor(s)

Case #: 15-00819  
 Chapter 13  
 Hon. John T. Gregg  
 Filed: February 18, 2015

**FIRST PRECONFIRMATION PLAN AMENDMENT**

**HISTORY:**

- The Original Chapter 13 Plan was filed on March 17, 2015. (DN 18.)

**PURPOSE:** The purpose of this plan amendment is to change:

- Paragraph C.2.b. to add an account number redacted to four digits for Creditor Wells Fargo.

This amendment affects the above-referenced paragraphs only. All other provisions of the plan, as amended, remain unaffected by this plan amendment.

**C. SECURED CREDITORS**

**2. Personal property:**

- a. **Pre-Confirmation Adequate Protections Payments (APP):** if the Trustee is to pay pre-confirmation adequate protection payments (APP) the secured creditor's name, address, and the account's number and payment amount must be provided, see LBR 3016. The Trustee will not disburse an APP until a proof of claim is filed with verification of a perfected lien.
- b. **Secured Claims NOT Subject to 11 U.S.C. Section 506:** each secured creditor in this class has a lien not subject to 11 U.S.C. Section 506<sup>i</sup><sup>ii</sup>. Claims in this class shall be paid as follows plus an additional pro-rata amount that may be available from funds on hand at an interest rate specified below or the contract rates whichever is lower.

Creditor, Address, Acct #, & Date of Purchase	Collateral	Balance Owing	Int. %	Pre-Conf APP	Equal Monthly Payment
Wells Fargo PO Box 3569 Rancho Cucamonga, CA 91729 Account # xxxx5449	2008 GMC Acadia	\$16,769.00	5.25%	\$161.38	\$322.76

<sup>i</sup> Such a claim is not subject to "cramdown" and will be paid the full balance owing.

<sup>ii</sup> If the Debtor's collateral is destroyed, the Debtor, with consent from the secured creditor and Trustee, may use the collateral insurance proceeds to purchase substitute collateral; the creditor's lien shall attach to the replacement collateral.

Date: April 13, 2015

Stanley S. Ehnis  
Stanley Ehnis, Debtor

Date: April 13, 2015

Linda R. Ehnis  
Linda Ehnis, Debtor

Date: 4/16/15

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